



IBEW Local 683 Pension Fund Pension Plan

www.ibew683benefits.org
P.O. Box 39387 St. Louis, MO 63139
Toll Free 844/683-0683 Fax: 314/752-5813

Request for Estimate and Application

Participant Information

Your Name (First Name, Middle Initial, Last Name)

Social Security Number (all 9)

Birth Date (mm/dd/yyyy)

Phone

Email Address

Street Address

City

State

Zip Code

Retirement Information

Choose One Type: [] Normal Retirement [] Early Retirement [] Deferred Vested [] Total and Permanent Disability

Projected Retirement Date:

Name of Last Contributing Employer:

If Totally and Permanently Disabled, Date of Disability Award:

Marital Status

Indicate Marital Status: [] Married, number of times [] Single [] Legally Separated [] Divorced, number of times [] Widowed

If Currently Married, Please Provide Spousal Information:

Spouse's Name

Social Security Number

Date of Birth

Date of Marriage

Certification

I hereby certify that all the information furnished by me on this form is to the best of my belief and knowledge, true and complete. I understand that this completed form will be attached to and made part of my Application for Pension Benefits and that, when I do submit such Application, I must also submit the following documents as applicable (not requested at this time):

- My Birth Certificate
- Marriage License
- Spouse's Birth Certificate
- Death Certificate of Any Late or Former Spouse(s)
- All Judgement of Divorce, Separation Agreements, Qualified Domestic Relations Orders(s)
- Social Security Award
- Honorable Discharge from Military Service or Civilian Service Discharge

I further understand that any material misrepresentation, such as marital status, constitutes fraud and may result in a complete loss of my pension benefit.

Participant Signature

Date Signed

Explanation of Forms of Benefit

Please review the attached Distribution Notice and Explanation of Qualified Joint and Survivor Annuity. This notice provides information about your distribution options under the IBEW Local 683 Pension Fund Pension Plan. You and your spouse, if applicable, should read this notice carefully before your complete the Application for Pension Benefits that will provided after submitting this request form.

Please return this completed form to the following:

**IBEW Local 683 Pension Fund Pension Plan
c/o IBEW-NECA Service Center
PO Box 39387
St. Louis, MO 63139**



Distribution Notice and Explanation of Qualified Joint and Survivor Annuity

This notice explains the normal and optional forms of benefit payments under the IBEW Local 683 Pension Fund Pension Plan (plan). Your pension benefits will be paid to you in accordance with the normal form (based upon your marital status and years of benefit service) unless you elect to receive your benefit in an optional form that is available to you.

This notice must be provided at least 30 days, but not more than 180 days, before the date your benefits are to begin. The date benefits are to begin is your Annuity Starting Date. You will then have until the end of the 30-day period ending on your Annuity Starting Date to make your benefit election before distributions begin. In the case where this notice is provided to you after your Annuity Starting Date, the 30-day period will end on the date that is 30 days after the date you received this notice. If you want to make your benefit election and have your distribution begin before the end of the 30-day period, you must waive the 30-day period. If you waive the 30-day period, distribution will begin on a date that is more than seven (7) days after the day this notice was provided to you.

Normal Forms of Benefit

Married Participants

Qualified Joint and 50% Survivor Annuity

If you are married on your annuity starting date, your pension benefit will be distributed to you in the form of a Qualified Joint and 50% Survivor Annuity (QJSA). The QJSA benefit provides a reduced monthly benefit based on age of the participant and spouse. The QJSA benefit provides a monthly benefit to you for life. Should you predecease your spouse, monthly benefits shall continue to your surviving spouse in the amount equal to 50% of the your monthly amount and shall continue for the life of your surviving spouse. If your spouse should predecease you, the benefit will pop up and you will begin receiving a monthly benefit for the remainder of your life equal to the full pension benefit amount you would have received had you waived the Qualified Joint and Survivor Annuity or the Qualified Optional Survivor Annuity in favor of the Five Years Certain and Life Annuity. You may elect another form of benefit; your spouse however, must waive the QJSA by completing the spousal consent form in the pension application. If your spouse signs the consent and waives the QJSA, they are agreeing that benefits under the plan will be paid in the form elected in the pension application. If you elect to name a beneficiary other than your spouse and your spouse consents to the election, the beneficiary will receive all or part of the survivor benefits from the plan.

Unmarried Participants

Five Years Certain and Life Annuity Form

If you are not married on your annuity starting date, your pension benefit will be distributed to you in the form of a Five Years Certain and Life Annuity. A Five Years Certain and Life Annuity is a monthly annuity which is payable to you for five years certain and, if you survive that five year certain period, the monthly annuity will continue for the remainder of your life. However, should you pass away within the five years certain period, the monthly annuity will continue to be paid to your beneficiary for the remainder of the five years certain period.

Optional Forms of Benefit

Qualified Optional Survivor Annuity (Optional for Married Participants)

If you are married on your annuity starting date, you may waive (with spousal consent) the QJSA and elect to receive your pension benefit in the form of a Qualified Optional Survivor Annuity (QOSA). The QOSA benefit provides a reduced monthly benefit based on age of the participant and spouse. The QOSA benefit provides a monthly benefit to you for life. Should you predecease your spouse, monthly benefits shall continue to your surviving spouse in the amount equal to 75% of the your monthly amount (as opposed to 50% under the QJSA) and shall continue for the life of your surviving spouse. If your spouse should predecease you, the benefit will pop up and you will begin receiving a monthly benefit for the remainder of your life equal to the full pension benefit amount you would have received had you waived the Qualified Joint and Survivor Annuity or the Qualified Optional Survivor Annuity in favor of the Five Years Certain and Life Annuity. .

Ten Years Certain and Life Annuity Form (Optional for Married and Unmarried Participants)

You may elect (with spousal consent, if applicable) your pension benefit be distributed to you in the form of a Ten Years Certain and Life Annuity. A Ten Years Certain and Life Annuity is a monthly annuity which is payable to you for ten years certain and, if you survive that ten year certain period, the monthly annuity will continue for the remainder of your life. However, should you pass away within the ten years certain period, the monthly annuity will continue to be paid to your beneficiary for the remainder of the ten years certain period.

Five Years Certain and Life Annuity Form (Optional for Married Participants)

If you are married, you may also elect (with spousal consent, if applicable) your pension benefit be distributed to you in the form of a Five Years Certain and Life Annuity. A Five Years Certain and Life Annuity is a monthly annuity which is payable to you for five years certain and, if you survive that five year certain period, the monthly annuity will continue for the remainder of your life. However, should you pass away within the five years certain period, the monthly annuity will continue to be paid to your beneficiary for the remainder of the five years certain period.